Mortgage Banking 1996 Index

COMPILED BY CASSIE KUPSTAS

The Index to MORTGAGE BANKING's 1996 articles has two parts — AUTHOR/TITLE and SUBJECT.

The AUTHOR/TITLE part lists all articles alphabetically according to the author's last name and by the first word in an article title.

The SUBJECT section lists all articles alphabetically under an appropriate heading. Most of the articles appear under more than one subject heading.

The subject headings are listed to assist you in your research. Refer to this list to determine under which heading your topic of interest is located, and then go to that part of the SUBJECT index.

AUTHOR/TITLE

A

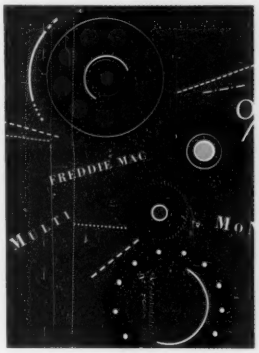
"Affordable Housing from the Ground Up," by Juliette B. Madison. November, p. 89.
"All in the Family," by Lew Sichelman. January, p. 58.
Allen, Leilani E., "Client/Server Q & A - Part 3 (Technology)." January, p. 103.
Allen, Leilani E., "Commerce@network.org.? (Technology)." August, p. 83.
Allen, Leilani E. and Dan McLaughlin, "EDI: Setting the Record Straight (Technology)." March, p. 89.
Allen, Leilani E., "Electronic Commerce (Technology)." July, p. 101.
Allen, Leilani E., "Evaluating Origination Systems (Technology)." October, p. 169.
Allen, Leilani E., "Mining Gold from Data Bases (Technology)." May, p. 99.
Allen, Leilani E., "Nets, Webs and Spiders (Technology)." June, p. 103.
Allen, Leilani E., "Sales Force Automation—Part 1 (Technology)." November, p. 101.
Allen, Leilani E., "Sales Force Automation—Part II (Technology)." December, p. 95.
Allen, Leilani E., "Spinning the Web (Technology)." September, p. 97.
Allen, Leilani E., "User-Friendly Software (Technology)." April, p. 95.
"Amendments Curb Foreclosure Delays (Executive Essay)," by Raymond T. Mellon. February, p. 91.
Anderson, Tim, "Microsoft, Mortgages and the Net." May, p. 43.
Ashe, Douglas S., "Take This Job and Outsource It." May, p. 89.
"Atlanta Is Hot," by Andy Carswell. January, p. 22.
"Automating the Flow of Work," by David P. Stevens. May, p. 71.

B

Barnes, Walter C., Mark E. Coleman and William M. Wendt, "Quality Ratings for Commercial Mortgages." February, p. 83.
Batte, Mary Bruce and Melanie Smith, "Raising the Profile of Investor Accounting." February, p. 37.
"Beat Them and Join Them," by Weston E. Edwards. December, p. 10.
Berg, Jeff and Doug Johnson, "The Evolution of Loan Origination." March, p. 61.
Berg, Jeff, "Exploring New Vistas." October, p. 147.
Bergsman, Steve, "The Big Get Bigger." July, p. 47.
Bergson, Robert H. and Kenneth P. Riggs, Jr., "Real Estate's Steady Recovery." July, p. 8.
"Better Boards," by William J. Ferguson and Loren P. Lehnen. April, p. 85.
"Beware of Lead-Base Paint (Executive Essay)," by Nanci L. Weissgold. September, p. 93.
"The Big Get Bigger," by Steve Bergsman. July, p. 47.
"The Brave New World of Banking," by Joe Garrett. November, p. 66.
"Brendsel on Housing Policy." August, p. 18.
"Brighter Prospects in 1995," by Douglas Duncan. October, p. 74.
"Bringing Back the Neighborhood," by Barry J. Piesner. April, p. 81.
"Bringing Brands to Mortgages," by Thomas J. Healy. March, p. 29.
"Building on the Bottom Line," by Lew Sichelman. October, p. 52.
Burden, Larry and Fred Portner, "Eyeing Economic Reality." October, p. 103.
"The Business of Internet Lending," by Sadu Thinakal. October, p. 131.

C

"Capital Consortium Backs CMBS Growth (Executive Essay)," by Gail Davis. November, p. 95.
"Can You Go with the Flow? (Executive Essay)," by Peter D. LeFebvre. June, p. 101.
Capozza, Dennis R. and Paul J. Seguin, "Predicting Long-Run Appreciation." August, p. 42.
Cardinale, Peter, "Mapping Out the Foreclosure Outlook." March, p. 75.
Carpenter, Joel, "Don't Miss the Boat." May, p. 50.
Carroll, James R. and Laura L. Carroll, "The People Component of Managing," June, p. 85.
Carroll, Laura L. and James R. Carroll, "The People Component of Managing." June, p. 85.
Carswell, Andy, "Atlanta Is Hot." January, p. 22.
Cassius, Gregory Michael, "Tax Outsourcing." December, p. 77.
"A Change in the Landscape," by Les Parker. February, p. 42.
Chavers, Kevin G., "The New Ginnie Mae." November, p. 35.
"Check the Manual," by John Kemeny. December, p. 71.
"Choosing a Training Manager (Training)," by Andrew S. Hubbard. June, p. 98.
"Client/Server Q & A - Part 3 (Technology)," by Leilani E. Allen. January, p. 103.
"A Cloud over the Business," by Robert Stowe England. October, p. 86.
"A COFI Break," by David Stahl. November, p. 82.
Coleman, Mark E., Walter C. Barnes and William M. Wendt, "Quality Ratings for Commercial Mortgages." February, p. 83.
"Commerce@network.org? (Technology)," by Leilani E. Allen. August, p. 83.
Cook, James B., "East Meets West." August, p. 34.
Cooley, Scott, "The Gateway of Choice." October, p. 136.
"Countrywide: Independence as a Competitive Virtue," by Robert Stowe England. March, p. 8.
"Court Decision May Cost Lenders (Executive Essay)," by Vic Rodriguez. April, p. 97.
Cross, Rob and Kai Monahan, "Redesigning the Process." December, p. 36.
"The Crucial Mechanics of Secondary Marketing," by Howard Schneider. April, p. 14.



D

Dallas, William D., "A Time for Innovation." October, p. 20.
Danter, Kenneth F., "Smart Investments in Multifamily." July, p. 74.
"Data Abounds," by Janet Reilley Hewitt. January, p. 9.
Davis, Gail, "Capital Consortium Backs CMBS Growth (Executive Essay)." November, p. 95.
"The Dawning of a New Era," by Jeff Lebowitz. June, p. 54.
DeZube, Dona, "Fishing Upstream." March, p. 20.
DeZube, Dona, "From Cottage Industry to Wall Street." April, p. 27.
DeZube, Dona, "Mortgage Scoring: Rules of Thumb." August, p. 50.
Diamond, Bruce, "Opportunities in Brownfields." July, p. 89.
"Differentiating Prepayment Risk," by Kevin Winkler, James Robinson and Connie Vickroy. December, p. 63.

Dixon, Matt, "Video Originations." December, p. 18.
"Do All Roads Lead to Consolidation?" by Gregory G. Longoria. October, p. 123.
"Don't Miss the Boat," by Joel Carpenter. May, p. 50.
"A Dream Program," by Ryan M. Johnson and Rick Heffernon. August, p. 30.
Duncan, Douglas, "Brighter Prospects in 1995." October, p. 74.

E

"East Meets West," by James B. Cook. August, p. 34.
Edgar, Susan, "Housing in Campaign '96." September, p. 58.
"EDI: Setting the Record Straight (Technology)," by Dan McLaughlin and Leilani E. Allen. March, p. 89.
Edwards, Weston E., "Beat Them and Join Them." December, p. 10.
"Electronic Commerce (Technology)," by Leilani E. Allen. July, p. 101.
Elgin, Charles, "Strategic Technology Decisions (Technology)." February, p. 89.
England, Robert Stowe, "A Cloud over the Business." October, p. 86.
England, Robert Stowe, "Countrywide: Independence as a Competitive Virtue." March, p. 8.
England, Robert Stowe, "In a Deep Freeze." February, p. 50.
England, Robert Stowe, "Norwest's Very Big Piece of the Pie." June, p. 24.
"Evaluating Origination Systems (Technology)," by Leilani E. Allen. October, p. 169.
"The Evolution of Loan Origination," by Doug Johnson and Jeff Berg. March, p. 61.
"Exploring New Vistas," by Jeff Berg. October, p. 147.
"Eyeing Economic Reality," by Fred Portner and Larry Burden. October, p. 103.

F

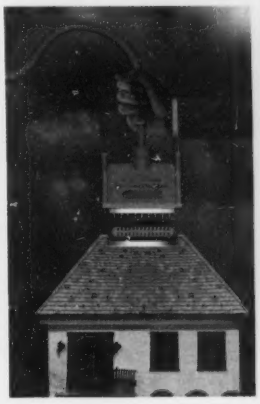
Ferguson, William J. and Loren P. Lehnen, "Better Boards." April, p. 85.
Ferguson, William J. and Loren P. Lehnen, "The Secret of Success." November, p. 75.
Feuchtwanger, Adrian, "In Other Words." June, p. 91.
"FHA's Evolution," by Nicolas P. Retsinas. September, p. 12.
"Fishing Upstream," by Dona DeZube. March, p. 20.
"For Sale," by Jack Rodman. July, p. 54.
Forte, Joseph Philip, "From Main Street to Wall Street (Executive Essay)." July, p. 93.
"From Cottage Industry to Wall Street," by Dona DeZube. April, p. 27.
"From Main Street to Wall Street (Executive Essay)," by Joseph Philip Forte. July, p. 93.
"From the Top to the Bottom: A List of Best Housing Markets," by Mark Zandi. August, p. 10.
"The Future of Automated Appraisals," by David M. Ross and Nima Nattagh. August, p. 59.

G

Garrett, Joe, "The Brave New World of Banking." November, p. 66.
"The Gateway of Choice," by Scott Cooley. October, p. 136.
"Getting Snake Bit by Fraud," by Robert Simpson and Rebecca Walzak. December, p. 18.
"Giving Away the Gain (Boardroom View)," by Janet Reilley Hewitt. May, p. 11.
Glass, Rick, "Newcomers to Nonconforming." April, p. 62.
"Guarding Against Risk," by Larry Pierzchalski. June, p. 38.
Gustafson, Kay Virginia and Michael R. Pfeiffer, "Legal Fiction." November, p. 26.
Guttentag, Jack, "A Marketplace of Choices." December, p. 44.

H

Hamlin, Mark, "The Muddied Waters of Flood Compliance." January, p. 79.
Healy, Thomas J., "Bringing Brands to Mortgages." March, p. 29.
Healy, Thomas J., "The Servicing Secondary Market." August, p. 65.
Heffernon, Rick and Ryan M. Johnson, "A Dream Program." August, p. 30.
Hershman, Dave, "Rational Recruiting." December, p. 55.
Hewitt, Janet Reilley, "Data Abounds (Boardroom View)." January, p. 9.
Hewitt, Janet Reilley, "Giving Away the Gain (Boardroom View)." May, p. 11.
Hewitt, Janet Reilley, "Home Page Blues (Boardroom View)." April, p. 11.
Hewitt, Janet Reilley, "One Hot Market." September, p. 48.
Hewitt, Janet Reilley, "Risky Business (Boardroom View)." November, p. 9.
Hewitt, Janet Reilley, "A Western Influence." October, p. 112.
Hodge, Sheida, "Worlds of Opportunity." March, p. 36.
Hofrichter, Roy, "When X12 EDI Makes Sense (Executive Essay)." October, p. 159.
Holten, John, "Service with a Smile." May, p. 58.
"Home Page Blues (Boardroom View)," by Janet Reilley Hewitt.
"Housing in Campaign '96," by Susan H. Edgar. September, p. 58.
Hu, Joseph, "Prospects for Recovery." January, p. 39.
Hubbard, Andrew S., "Choosing a Training Manager (Training)." June, p. 98.
Hubbard, Andrew S., "Let Trainers Train (Training)." May, p. 104.
Hubbard, Andrew S., "Slicing the Pie (Training)." January, p. 101.
Hubbard, Andrew S., "Supervisory Development (Training)." October, p. 166.
Hubbard, Andrew S., "Surviving in a Bad Year (Training)." July, p. 98.
Hubbard, Andrew S., "Sustained Commitment (Training)." April, p. 99.
Hubbard, Andrew S., "System Cutover Training (Training)." August, p. 80.
Hubbard, Andrew S., "Training Fads (Training)." March, p. 86.
Hubbard, Andrew S., "Training on a Shoestring (Training)." September, p. 100.
Hubbard, Andrew S., "Training Profile Q (Training)." November, p. 98.
Hubbard, Andrew S., "A Worthy Investment (Training)." February, p. 99.
Hutto, Gary W., "A Primer on Hedging Servicing." June, p. 74.



I

"In a Deep Freeze," by Robert Stowe England. February, p. 50.
"In Other Words," by Adrian Feuchtwanger. June, p. 91.
"Intelligent Systems," by John Knightly. May, p. 30.
"Is It Real Change? (Memo for Management)." Linda C. Simmons. May, p. 101.

J

Johnson, Doug and Jeff Berg, "The Evolution of Loan Origination." March, p. 61.
Johnson, Ryan M. and Rick Heffernon, "A Dream Program." August, p. 30.
Jones, Allen H., "A Monumental Alliance." August, p. 26.
Jones, James D., "The Perfect Structure." April, p. 70.

K

Kaltenheuser, Skip, "Political Potshots over the Economy." April, p. 39.
Kaufman, Ivan, "The New Breed." July, p. 18.
Keasler, Terrill R., "A Profile of Portfolio Growth." September, p. 77.
"Keeping Your Customers Under Lock and Key," by Thomas F. Neagle. February, p. 20.
Kemeny, John, "Check the Manual." December, p. 71.
Kennedy, Neil, Geoffrey Oliver and Laura McDonald, "Rosy Results in Servicing." June, p. 46.
Kendall, Leon T., "The Quest for Profitability." October, p. 12.
Knight, George, "A Solid Foundation for Affordable Lending." January, p. 69.
Knightly, John, "Intelligent Systems." May, p. 30.
Kupstas, Cassie, "1995 MORTGAGE BANKING Index." January, p. 87.

L

LaMalfa, Tom and David Olson, "Market Efficiencies and Nonconforming Lending." April, p. 50.
LaMalfa, Tom, "Wholesale Giants '95." November, p. 42.
LaMalfa, Tom and David Olson, "Who's Who in Wholesale 1995." January, p. 49.
Lebowitz, Jeff, "The Dawning of a New Era." June, p. 54.
LeFebvre, Peter D., "Can You Go with the Flow? (Executive Essay)." June, p. 101.

Lehnen, Loren P. and William J. Ferguson, "Better Boards." April, p. 85.
"Legal Fiction," by Michael R. Pfeifer and Kay Virginia Gustafson. November, p. 26.
Lehnen, Loren P. and William J. Ferguson, "The Secret of Success." November, p. 75.
Lereah, David, "On the Upswing." January, p. 12.
"Let Trainers Train (Training)," by Andrew S. Hubbard. May, p. 104.
"Leveling the Playing Field with Co-opetition (Memo for Management)," by Linda C. Simmons. August, p. 75.
Libert, Barry D., "A Turning Point." July, p. 81.
Lomanno, Mark V. and Kenneth D. Wilson, "Sweet Times for Hotels." July, p. 26.
Longoria, Gregory G., "Do All Roads Lead to Consolidation?" October, p.123.

M

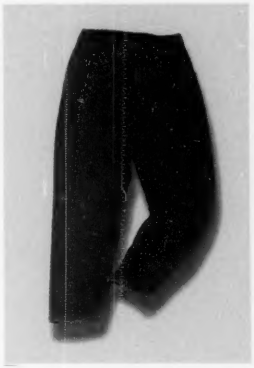
Madison, Juliette B., "Affordable Housing from the Ground Up." November, p. 89.
"Making California Affordable," by Anita Willis-Boyland. September, p. 39.
"Mapping Out the Foreclosure Outlook," by Peter Cardinale. March, p. 75.
"Market Efficiencies and Nonconforming Lending," by Tom LaMalfa and David Olson. April, p. 50.
"The MBS Goes Global," by Moody's Investor Services. May, p. 78.
McDonald, Laura, Geoffrey Oliver and Neil Kennedy, "Rosy Results in Servicing." June, p. 46.
"A Marketplace of Choices," by Jack Guttentag. December, p. 44.
"Market Share Movers," by Howard Schneider. February, p. 60.
McGarity, Mary, "Partnerships That Work." October, p. 28.
McLaughlin, Dan and Leilani E. Allen, "EDI: Setting the Record Straight (Technology)." March, p. 89.
Mellon, Raymond T., "Amendments Curb Foreclosure Delays (Executive Essay)." February, p. 91.
"Microsoft, Mortgages and the Net," by Tim Anderson. May, p. 43.
Miller, Jonathan D. and Kenneth P. Riggs, Jr. "The 24-hour City." March, p. 68.
"Mining Gold from Data Bases (Technology)," by Leilani E. Allen. May, p. 99.
Monahan, Kai and Rob Cross, "Redesigning the Process." December, p. 36.
Mondor, Paul, "The Quasi-Law of Fair Lending." November, p. 12.
Monsen, Gordon, "A Poor Performance." June, p. 14.
"A Monumental Alliance," by Allen H. Jones. August, p. 26.
Moody's Investor Services, "THE MBS Goes Global." May, p. 78.
"The Moon, Mars and Mortgage Banking (Memo for Management)," by Linda C. Simmons. November, p. 103.
Morris, Walter H., "The Rise of Joint Business Arrangements." October, p. 62.
"Mortgage Scoring: Rules of Thumb," by Dona DeZube. August, p. 50.
"The Muddied Waters of Flood Compliance," by Mark Hamlin. January, p. 79.
"Myths and Misconceptions," by Michael Shaw. June, p. 69.

N

Nattagh, Nima and David M. Ross, "The Future of Automated Appraisals." August, p. 59.
Neagle, Thomas F., "Keeping Your Customers under Lock and Key." February, p. 20.
"Nets, Webs and Spiders (Technology)," by Leilani E. Allen. June, p. 103.
"The New Breed," by Ivan Kaufman. July, p. 18.
"The New Ginnie Mae," by Kevin G. Chavers. November, p. 35.
"The New Parameters of Production," by Sadu Thinakal. March, p. 49.
"Newcomers to Nonconforming," by Rick Glass. April, p. 62.
"Norwest's Very Big Piece of the Pie," by Robert Stowe England. June, p. 24.
Noto, Thomas J. and Phillip Schulman, "A RESPA Green Light?" November, p. 20.
"The Nuances of Benchmarking (Memo for Management)," by Linda C. Simmons. July, p. 95.

O

Oliver, Geoffrey, Laura McDonald and Neil Kennedy, "Rosy Results in Servicing." June, p. 46.
Olson, David and Tom LaMalfa, "Market Efficiencies and Nonconforming Lending." April, p. 50.
Olson, David and Tom LaMalfa, "Who's Who in Wholesale 1995." January, p. 49.
"On the Upswing," by David Lereah. January, p. 12.
"On-Line in Oz," by Howard Schneider. May, p. 14.
"One Hot Market," by Janet Reilley Hewitt. September, p. 48.
"Opportunities in Brownfields," by Bruce Diamond. July, p. 89.
"Organizational Culture (Memo for Management)," by Linda C. Simmons. June, p. 105.
"Outsourcing: Art or Science? (Memo for Managment)," by Linda C. Simmons. March, p. 83.



P

Pachura, Stanley M., "Up and Running." May, p. 22.
Parker, Les, "A Change in the Landscape." February, p. 42.
"Partnerships That Work," by Mary McGarity. October, p. 28.
"The People Component of Managing," by Laura L. Carroll and James R. Carroll. June, p. 85.
"The Perfect Structure," by James D. Jones. April, p. 70.
Peterson, Paul T., "A Vision of Servicing's Future." February, p. 29.
Pfeifer, Michael R. and Kay Virginia Gustafson, "Legal Fiction." November, p. 26.
Pierzchalski, Larry, "Guarding Against Risk." June, p. 38.
Piesner, Barry J., "Bringing Back the Neighborhood." April, p. 81.
"Plan. Ready. Aim. (Memo for Management)," by Linda C. Simmons. February, p. 95.
"Political Potshots over the Economy," by Skip Kaltenheuser. April, p. 39.
"A Poor Performance," by Gordon Monsen. June, p. 14.
Portner, Fred and Larry Burden, "Eyeing Economic Reality." October, p. 103.
Portner, Fred, "Strategic Partnership-Based Production." September, p. 65.
"Predicting Long-Run Appreciation," by Dennis R. Capozza and Paul J. Seguin. August, p. 42.
"A Primer on Hedging Servicing," by Gary W. Hutto. June, p. 74.
"A Profile of Portfolio Growth," by Terrill R. Keasler. September, p. 77.
"Prospects for Recovery," by Joseph Hu. January, p. 39.

Q

"Quality Ratings for Commercial Mortgages," by Walter C. Barnes, Mark E. Coleman and William M. Wendt. February, p. 83.
"The Quasi-Law of Fair Lending," by Paul Mondor. November, p. 12.
"The Quest for Profitability," by Leon T. Kendall. October, p. 12.

R

"Raising the Profile of Investor Accounting," by Melanie Smith and Mary Bruce Batte. February, p. 37.
"Rational Recruiting," by Dave Hershman. December, p. 55.
"Real Estate's Brave New World," by Dittany Schlegman and Steven Schmidt. July, p. 36.
"Real Estate's Steady Recovery," by Kenneth P. Riggs Jr. and Robert H. Bergson. July, p. 8.
"Redefining Customer Service (Memo for Management)," by Linda C. Simmons. October, p. 163.
"Redesigning the Process," by Rob Cross and Kai Monahan. December, p. 36.
"Regional Market Outlook," by Ingo Winzer. January, p. 31.
"A RESPA Green Light?" by Thomas J. Noto and Phillip L. Schulman. November, p. 20.
Retsinas, Nicolas P., "FHA's Evolution." September, p. 12.
Rice, Jeanette I., "Tracking the Industry (Executive Essay)." March, p. 81.
Riggs, Kenneth P., Jr. and Robert H. Bergson, "Real Estate's Steady Recovery." July, p. 8.
Riggs, Kenneth P., Jr. and Jonathan D. Miller, "The 24-Hour City." March, p. 68.

"Ripple Effects in Real Estate," by Howard Schneider. October, p. 42.
"The Rise of Joint Business Arrangements," by Walter H. Morris. October, p. 62.
"Risky Business (Boardroom View)," by Janet Reilley Hewitt. November, p. 9.
Robinson, James, Kevin Winkler and Connie Vickroy, "Differentiating Prepayment Risk." December, p. 63.
Rodman, Jack, "For Sale." July, p. 54.
Rodriguez, Vic, "Court Decision May Cost Lenders (Executive Essay)." April, p. 97.
"Rosy Results in Servicing," by Geoffrey Oliver, Laura McDonald and Neil Kennedy. June, p. 46.
Ross, David M. and Nima Nattagh, "The Future of Automated Appraisals." August, p. 59.
Rubin, Joseph B., "A Thriving Securities Market." July, p. 61.
Rutley, Dean Wayne, "Who Reports the Points? (Executive Essay)." January, p. 97.

S

"Sales Force Automation—Part I (Technology)," by Leilani E. Allen. November, p. 101.
"Sales Force Automation—Part II (Technology)," by Leilani E. Allen. December, p. 95.
Schlegman, Dittany and Steven Schmidt, "Real Estate's Brave New World." July, p. 36.
Schmidt, Steven and Dittany Schlegman, "Real Estate's Brave New World." July, p. 36.
Schneider, Howard, "The Crucial Mechanics of Secondary Marketing." April, p. 14.
Schneider, Howard, "Market Share Movers." February, p. 60.
Schneider, Howard, "On-line in Oz." May, p. 14.
Schneider, Howard, "Ripple Effects in Real Estate." October, p. 42.
"The Secret of Success," by William J. Ferguson and Loren P. Lehnen. November, p. 75.
Seligman, Thad W., "Southern California's Reawakening." July, p. 66.
"Service with a Smile," by John Holten. May, p. 58.
"The Servicing Secondary Market," by Thomas J. Healy. August, p. 65.
Shaw, Michael, "Myths and Misconceptions." June, p. 69.
Sichelman, Lew, "All in the Family." January, p. 58.
Sichelman, Lew, "Building on the Bottom Line." October, p. 52.
Simmons, Linda C., "Is It Real Change? (Memo for Management)." May, p. 101.
Simmons, Linda C., "Leveling the Playing Field with Co-opetition (Memo for Management)." August, p. 75.
Simmons, Linda C., "The Moon, Mars and Mortgage Banking (Memo for Management)." November, p. 103.
Simmons, Linda C., "The Nuances of Benchmarking (Memo for Management)." July, p. 95.
Simmons, Linda C., "Organizational Culture (Memo for Management)." June, p. 105.
Simmons, Linda C., Outsourcing: Art or Science? (Memo for Management)." March, p. 83.
Simmons, Linda C., "Plan. Ready. Aim. (Memo for Management)." February, p. 95.
Simmons, Linda C., "Redefining Customer Service (Memo for Management)." October, p. 163.
Simmons, Linda C., "The Subtleties of Success." February, p. 10.
Simmons, Linda C., "What Drives This Business? (Memo for Management)." April, p. 93.
Simpson, Robert and Rebecca Walzak, "Getting Snake Bit by Fraud." December, p. 18.
"Slicing the Pie (Training)," by Andrew S. Hubbard. January, p. 101.
"Smart Investments in Multifamily," by Kenneth F. Danter. July, p. 74.
Smith, Melanie and Mary Bruce Batte, "Raising the Profile of Investor Accounting." February, p. 37.
Snow, Jane Moss, "Successful Women." February, p. 70.
A Solid Foundation for Affordable Lending," by George Knight. January, p. 69.
"Southern California's Reawakening," by Thad W. Seligman. July, p. 66.
"The Staffing Dilemma (Executive Essay)," by Kathy Sweeney. May, p. 95.
"Spinning the Web (Technology)," by Leilani E. Allen. September, p. 97.
Stahl, David, "A COFI Break." November, p. 82.
Stevens, David P, "Automating the Flow of Work." May, p. 71.
"Strategic Partnership-Based Production," by Fred Portner. September, p. 65.
"Strategic Technology Decisions (Technology)," by Charles Elgin. February, p. 89.
"The Subtleties of Success," by Linda C. Simmons. February, p. 10.
"Successful Women," by Jane Moss Snow. February, p. 70.
"Supervisory Development (Training)," by Andrew S. Hubbard. October, p. 166.
"Surviving in a Bad Year (Training)," by Andrew S. Hubbard. July, p. 98.
"Sustained Commitment (Training)," by Andrew S. Hubbard. April, p. 99.
Sweeney, Kathy, "The Staffing Dilemma (Executive Essay)." May, p. 95.
"Sweet Times for Hotels," by Kenneth D. Wilson and Mark V. Lomanno. July, p. 26.
"System Cutover Training (Training)," by Andrew S. Hubbard. August, p. 80.

T

"Take This Job and Outsource it," by Douglas S. Ashe. May, p. 89.
"Tax Outsourcing," by Gregory Michael Cassius. December, p. 77.
Thinakal, Sadu, "The Business of Internet Lending." October, p. 131.
Thinakal, Sadu, "The New Parameters of Production." March, p. 49.
"A Thriving Securities Market," by Joseph B. Rubin. July, p. 61.
"A Time for Innovation," by William D. Dallas. October, p. 20.
"Tracking the Industry (Executive Essay)," by Jeanette I. Rice. March, p. 81.
"Training Fads (Training)," by Andrew S. Hubbard. March, p. 86.
"Training on a Shoestring (Training)," by Andrew S. Hubbard. September, p. 100.
"Training Profile Q (Training)," by Andrew S. Hubbard. November, p. 98.
"A Turning Point," by Barry D. Libert. July, p. 81.
"The 24-Hour City," by Jonathan D. Miller and Kenneth P. Riggs, Jr. March, p. 68.

U

"Up and Running," by Stanley M. Pachura. May, p. 22.
"Updating Imaging's Image," by James P. Wade. May, p. 63.
"Urban Mortgage Markets," by Ingo Winzer. September, p. 18.
"User-Friendly Software (Technology)," by Leilani E. Allen. April, p. 95.

V

Vickroy, Connie, Kevin Winkler and James Robinson, "Differentiating Prepayment Risk." December, p. 63.
"Video Originations," by Matt Dixon. December, p. 18.
"A Vision of Servicing's Future," by Paul T. Peterson. February, p. 29.

W

Wade, James P., "Updating Imaging's Image." May, p. 63.
Walzak, Rebecca and Robert Simpson, "Getting Snake Bit by Fraud." December, p. 30.
Weissgold, Nanci L., "Beware of Lead-Based Paint (Executive Essay)." September, p. 93.
Wendt, William M., Walter C. Barnes and Mark E. Coleman, "Quality Ratings for Commercial Mortgages." February, p. 83.
"A Western Influence," by Janet Reilley Hewitt. October, p. 112.
"What Drives This Business? (Memo for Management)," by Linda C. Simmons. April, p. 93.
"When X12 EDI Makes Sense (Executive Essay)," by Roy Hofrichter. October, p. 159.
"Who Reports the Points? (Executive Essay)," by Dean Wayne Rutley. January, p. 97.

"Who's Who in Wholesale 1995," by Tom LaMalfa and David Olson. January, p. 49.
"Wholesale Giants '95," by Tom LaMalfa. November, p. 42.
Willis-Boyland, Anita, "Making California Affordable." September, p. 39.
Wilson, Kenneth D. and Mark V. Lomanno, "Sweet Times for Hotels." July, p. 26.
Winkler, Kevin, James Robinson and Connie Vickroy, "Differentiating Prepayment Risk." December, p. 63.
Winzer, Ingo, "Regional Market Outlook." January, p. 31.
Winzer, Ingo, "Urban Mortgage Markets." September, p. 18.
"Worlds of Opportunity," by Sheida Hodge. March, p. 36.
"A Worthy Investment (Training)," by Andrew S. Hubbard. February, p. 99.

Z

Zandi, Mark, "From the Top to the Bottom: A List of Best Housing Markets." August, p. 10.

SUBJECT

ACCOUNTING

"A Change in the Landscape," by Les Parker. February, p. 42.

ADJUSTABLE-RATE MORTGAGES

"A COFI Break," by David Stahl. November, p. 82.

AFFORDABLE HOUSING

"Affordable Housing from the Ground Up," by Juliette B. Madison. November, p. 89.
"A Cloud over the Business," by Robert Stowe England. October, p. 86.
"A Dream Program," by Ryan M. Johnson and Rick Heffernon. August, p. 30.
"FHA's Evolution," by Nicolas P. Retsinas. September, p. 12.
"Housing in Campaign '96," by Susan H. Edgar. September, p. 58.
"Making California Affordable," by Anita Willis-Boyland. September, p. 39.
"One Hot Market," by Janet Reilley Hewitt. September, p. 48.
"A Solid Foundation for Affordable Lending," by George Knight. January, p. 69.
"Urban Mortgage Markets," by Ingo Winzer. September, p. 18.

APPRAISALS

"The Future of Automated Appraisals," by David M. Ross and Nima Nattagh. August, p. 59.

B & C LENDING

"Market Efficiencies and Nonconforming Lending," by Tom LaMalfa and David Olson. April, p. 50.
"Newcomers to Nonconforming," by Rick Glass. April, p. 62.

CASE STUDIES

"All in the Family," by Lew Sichelman. January, p. 58.
"Atlanta Is Hot," by Andy Carswell. January, p. 22.
"The Crucial Mechanics of Secondary Marketing," by Howard Schneider. April, p. 14.
"Keeping Your Customers under Lock and Key," by Thomas F. Neagle. February, p. 20.
"Market Share Movers," by Howard Schneider. February, p. 60.
"Myths and Misconceptions," by Michael Shaw. June, p. 69.
"The Perfect Structure," by James D. Jones. April, p. 70.
"Raising the Profile of Investor Accounting," by Melanie Smith and Mary Bruce Batte. February, p. 37.
"Service with a Smile," by John Holten. May, p. 58.
"Up and Running," by Stanley M. Pachura. May, p. 22.

COMMERCIAL REAL ESTATE

"The Big Get Bigger," by Steve Bergsman. July, p. 47.
"Capital Consortium Backs CMBS Growth (Executive Essay)," by Gail Davis. November, p. 95.
"Do All Roads Lead to Consolidation?" by Gregory G. Longoria. October, p. 123.
"For Sale," by Jack Rodman. July, p. 54.
"From Cottage Industry to Wall Street," by Dona DeZube. April, p. 27.
"From Main Street to Wall Street (Executive Essay)," by Joseph Philip Forte. July, p. 93.
"The New Breed," by Ivan Kaufman. July, p. 18.
"Quality Ratings for Commercial Mortgages," by Walter C. Barnes, Mark E. Coleman and William M. Wendt. February, p. 83.
"Real Estate's Brave New World," by Dittany Schlegman and Steven Schmidt. July, p. 36.
"Real Estate's Steady Recovery," by Kenneth P. Riggs Jr. and Robert H. Bergson. July, p. 8.
"Southern California's Reawakening," by Thad W. Seligman. July, p. 66.
"Sweet Times for Hotels," by Kenneth D. Wilson and Mark V. Lomanno. July, p. 26.
"A Thriving Securities Market," by Joseph B. Rubin. July, p. 61.
"Tracking the Industry (Executive Essay)," by Jeanette I. Rice. March, p. 81.
"A Turning Point," by Barry D. Libert. July, p. 81.
"The 24-Hour City," by Jonathan D. Miller and Kenneth P. Riggs Jr. March, p. 68.

CREDIT SCORING

"Guarding Against Risk," by Larry Pierzchalski. June, p. 38.
"Mortgage Scoring: Rules of Thumb," by Dona DeZube. August, p. 50.
"Myths and Misconceptions," by Michael Shaw. June, p. 69.

CUSTOMER SERVICE

"Keeping Your Customers under Lock and Key," by Thomas F. Neagle. February, p. 20.
"Redefining Customer Service (Memo for Management)," by Linda C. Simmons. October, p. 163.
"Service with a Smile," by John Holten. May, p. 58.

DEFAULTS & FORECLOSURES

"Amendments Curb Foreclosure Delays (Executive Essay)," by Raymond T. Mellon. February, p. 91.
"A Cloud over the Business," by Robert Stowe England. October, p. 86.
"Court Decision May Cost Lenders (Executive Essay)," by Vic Rodriguez. April, p. 97.
"Mapping Out the Foreclosure Outlook," by Peter Cardinale. March, p. 75.
"A Poor Performance," by Gordon Monsen. June, p. 14.

ECONOMIC TRENDS & FORECASTS

"Atlanta Is Hot," by Andy Carswell. January, p. 22.
"Brighter Prospects in 1995," by Douglas Duncan. October, p. 74.
"Mapping out the Foreclosure Outlook," by Peter Cardinale. March, p. 75.
"On the Upswing," by David Lereah. January, p. 12.
"Political Potshots over the Economy," by Skip Kaltenheuser. April, p. 39.
"Predicting Long-Run Appreciation," by Dennis R. Capozza and Paul J. Seguin. August, p. 42.

"Regional Market Outlook," by Ingo Winzer. January, p. 31.
"Tracking the Industry (Executive Essay)," by Jeanette I. Rice. March, p. 81.
"A Vision of Servicing's Future," by Paul T. Peterson. February, p. 29.

EMPLOYEE MANAGEMENT & TRAINING

"Choosing a Training Manager (Training)," by Andrew S. Hubbard. June, p. 98.
"Let Trainers Train (Training)," by Andrew S. Hubbard. May, p. 104.
"The People Component of Managing," by Laura L. Carroll and James R. Carroll. June, p. 85.
"Regional Recruiting," by Dave Hershman. December, p. 55.
"Slicing the Pie (Trainng)," by Andrew S. Hubbard. January, p. 101.
"The Staffing Dilemma (Executive Essay)," by Kathy Sweeney. May, p. 95.
"Supervisory Development (Training)," by Andrew S. Hubbard. October, p. 166.
"Surviving in a Bad Year (Training)," by Andrew S. Hubbard. July, p. 98.
"Sustained Commitment (Training)," by Andrew S. Hubbard. April, p. 99.
"System Cutover Training (Training)," by Andrew S. Hubbard. August, p. 80.
"Training Fads (Training)," by Andrew S. Hubbard. March, p. 86.
"Training on a Shoestring (Training)," by Andrew S. Hubbard. September, p. 100.
"Training Profile Q (Training)," by Andrew S. Hubbard. November, p. 98.
"A Worthy Investment (Training)," by Andrew S. Hubbard. February, p. 99.

ENVIRONMENTAL ISSUES

"Beware of Lead-Based Paint (Executive Essay)," by Nanci L. Weissgold. September, p. 93.
"Opportunities in Brownfields," by Bruce Diamond. July, p. 89.

FAIR LENDING PRACTICES

"Risky Business (Boardroom View)," by Janet Reilley Hewitt. November, p. 9.

FHA

"Bringing Back the Neighborhood," by Barry J. Piesner. April, p. 81.
"FHA's Evolution," by Nicolas P. Retsinas. September, p. 12.
"A Monumental Alliance," by Allen H. Jones. August, p. 26.

FLOOD INSURANCE

"The Muddied Waters of Flood Compliance," by Mark Hamlin. January, p. 79.

FOREIGN MARKETS & INVESTORS

"East Meets West," by James B. Cook. August, p. 34.
"For Sale," by Jack Rodman. July, p. 54.
"The MBS Goes Global," by Moody's Investor Services. May, p. 78.

GNMA

"The New Ginnie Mae," by Kevin G. Chavers. November, p. 35.

GOVERNMENT LEGISLATION & REGULATION

"Housing in Campaign '96," by Susan H. Edgar. September, p. 58.
"The Muddied Waters of Flood Compliance," by Mark Hamlin. January, p. 79.
"Political Potshots over the Economy," by Skip Kaltenheuser. April, p. 39.
"The Quasi-Law of Fair Lending," by Paul Mondor. November, p. 12.
"A RESPA Green Light?" by Thomas J. Noto and Phillip L. Schulman. November, p. 20.
"Who Reports the Points? (Executive Essay)," by Dean Wayne Rutley. January, p. 97.

HOMEOWNERSHIP

"In Other Words," by Adrian Feuchtwanger. June, p. 91.

INDUSTRY TRENDS

"Atlanta Is Hot," by Andy Carswell. January, p. 22.
"Beat Them and Join Them," by Weston E. Edwards. December, p. 10.
"The Brave New World of Banking," by Joe Garrett. November, p. 66.
"Building on the Bottom Line," by Lew Sichelman. October, p. 52.
"A COFI Break," by David Stahl. November, p. 82.
"Countrywide: Independence as a Competitive Virtue," by Robert Stowe England. March, p. 8.
"The Crucial Mechanics of Secondary Marketing," by Howard Schneider. April, p. 14.
"Data Abounds (Boardroom View)," by Janet Reilley Hewitt. January, p. 9.
"The Dawning of a New Era," by Jeff Lebowitz. June, p. 54.
"Don't Miss the Boat," by Joel Carpenter. May, p. 50.
"The Evolution of Loan Origination," by Doug Johnson and Jeff Berg. March, p. 61.
"Eyeing Economic Reality," by Fred Portner and Larry Burden. October, p. 103.
"Is It Real Change? (Memo for Management)," by Linda C. Simmons. May, p. 101.
"Leveling the Playing Field with Co-operation (Memo for Management)," by Linda C. Simmons. August, p. 75.
"Market Efficiencies and Nonconforming Lending," by Tom LaMalfa and David Olson. April, p. 50.
"Microsoft, Mortgages and the Net," by Tim Anderson. May, p. 43.
"The Moon, Mars and Mortgage Banking (Memo for Management)," by Linda C. Simmons. November, p. 103.
"The New Parameters of Production," by Sadu Thinakal. March, p. 49.
"On-Line in Oz," by Howard Schneider. May, p. 14.
"Partnerships That Work," by Mary McGarity. October, p. 28.
"A Profile of Portfolio Growth," by Terrill R. Keasler. September, p. 77.
"The Quest for Profitability," by Leon T. Kendall. October, p. 12.
"Real Estate's Brave New World," by Dittany Schlegman and Steven Schmidt. July, p. 36.
"Real Estate's Steady Recovery," by Kenneth P. Riggs, Jr. and Robert H. Bergson. July, p. 8.
"Ripple Effects in Real Estate," by Howard Schneider. October, p. 42.
"The Rise of Joint Business Arrangements," by Walter H. Morris. October, p. 62.
"Rosy Results in Servicing," by Geoffrey Oliver, Laura McDonald and Neil Kennedy. June, p. 46.
"The Secret of Success," by William J. Ferguson and Loren P. Lehnen. November, p. 75.
"The Servicing Secondary Market," by Thomas J. Healy. August, p. 65.
"Strategic Partnership-Based Production," by Fred Portner. September, p. 65.
"The Subtleties of Success," by Linda C. Simmons. February, p. 10.
"Successful Women," by Jane Moss Snow. February, p. 70.
"A Time for Innovation," by William D. Dallas. October, p. 20.
"A Turning Point," by Barry D. Libert. July, p. 81.
"A Vision of Servicing's Future," by Paul T. Peterson. February, p. 29.
"What Drives This Business? (Memo for Management)," by Linda C. Simmons. April, p. 93.
"When X12 EDI Makes Sense (Executive Essay)," by Roy Hofrichter. October, p. 159.
"Who's Who in Wholesale 1995," by Tom LaMalfa and David Olson. January, p. 49.

INTERNAL MANAGEMENT

"Automating the Flow of Work," by David P. Stevens. May, p. 71.
"Better Boards," by William J. Ferguson and Loren P. Lehnen. April, p. 85.
"Can You Go with the Flow? (Executive Essay)," by Peter D. LeFebvre. June, p. 101.
"Check the Manual," by John Kemeny. December, p. 71.
"Eyeing Economic Reality," by Fred Portner and Larry Burden. October, p. 103.
"Intelligent Systems," by John Knightly. May, p. 30.
"Is It Real Change? (Memo for Managment)," by Linda C. Simmons. May, p. 101.
"Leveling the Playing Field with Co-operation (Memo for Management)," by Linda C. Simmons. August, p. 75.
"Market Share Movers," by Howard Schneider. February, p. 60.
"The Nuances of Benchmarking (Memo for Management)," by Linda C.

Simmons. July, p. 95.
"Organizational Culture (Memo for Management)," by Linda C. Simmons. June, p. 105.
"Outsourcing: Art or Science?" (Memo for Management)," by Linda C. Simmons. March, p. 83.
"The Perfect Structure," by James D. Jones. April, p. 70.
"Plan. Ready. Aim. (Memo for Management)," by Linda C. Simmons. February, p. 95.
"Rational Recruiting," by Dave Hershman. December, p. 55.
"The Secret of Success," by William J. Ferguson and Loren P. Lehnen. November, p. 75.
"Strategic Technology Decisions (Technology)," by Charles Elgin. February, p. 89.
"Take This Job and Outsource It," by Douglas S. Ashe. May, p. 89.

INTERNET

"The Business of Internet Lending," by Sadu Thinakal. October, p. 131.
"Commerce@network.org? (Technology)," by Leilani E. Allen. August, p. 83.
"Electronic Commerce (Technology)," by Leilani E. Allen. July, p. 101.
"The Gateway of Choice," by Scott Cooley. October, p. 136.
"Home Page Blues (Boardroom View)," by Janet Reilley Hewitt. April, p. 11.
"Microsoft, Mortgages and the Net," by Tim Anderson. May, p. 43.
"Nets, Webs and Spiders (Technology)," by Leilani E. Allen. June, p. 103.
"On-Line in Oz," by Howard Schneider. May, p. 14.
"Spinning the Web (Technology)," by Leilani E. Allen. September, p. 97.

LEGAL ISSUES

"Court Decision May Cost Lenders (Executive Essay)," by Vic Rodriguez. April, p. 97.
"Getting Snake Bit by Fraud," by Robert Simpson and Rebecca Walzak. December, p. 30.
"Legal Fiction," by Michael R. Pfeifer and Kay Virginia Gustafson. November, p. 26.
"Opportunities in Brownfields," by Bruce Diamond. July, p. 89.
"The Quasi-Law of Fair Lending," by Paul Mondor. November, p. 12.
"A RESPA Green Light?" by Thomas J. Noto and Phillip L. Schulman. November, p. 20.
"Risky Business (Boardroom View)," by Janet Reilley Hewitt. November, p. 9.

LOAN ORIGINATION & PRODUCTION

"All in the Family," by Lew Sichelman. January, p. 58.
"Automating the Flow of Work," by David P. Stevens. May, p. 71.
"Beat Them and Join Them," by Weston E. Edwards. December, p. 10.
"Brighter Prospects in 1995," by Douglas Duncan. October, p. 74.
"Bringing Back the Neighborhood," by Barry J. Piesner. April, p. 81.
"Bringing Brands to Mortgages," by Thomas J. Healy. March, p. 29.
"Evaluating Origination Systems (Technology)," by Leilani E. Allen. October, p. 169.
"The Evolution of Loan Origination," by Doug Johnson and Jeff Berg. March, p. 61.
"Exploring New Vistas," by Jeff Berg. October, p. 147.
"Fishing Upstream," by Dona DeZube. March, p. 20.
"Home Page Blues (Boardroom View)," by Janet Reilley Hewitt. April, p. 11.
"Market Share Movers," by Howard Schneider. February, p. 60.
"A Marketplace of Choices," by Jack Guttentag. December, p. 44.
"The New Parameters of Production," by Sadu Thinakal. March, p. 49.
"The Nuances of Benchmarking (Memo for Management)," by Linda C. Simmons. July, p. 95.
"A Poor Performance," by Gordon Monsen. June, p. 14.
"Redesigning the Process," by Rob Cross and Kai Monahan. December, p. 36.
"Rosy Results in Servicing," by Geoffrey Oliver, Laura McDonald and Neil Kennedy. June, p. 46.
"A Time for Innovation," by William D. Dallas. October, p. 20.
"Updating Imaging's Image," by James P. Wade. May, p. 63.
"Video Originations," by Matt Dixon. December, p. 18.
"What Drives This Business? (Memo for Management)," by Linda C. Simmons. April, p. 93.
"Worlds of Opportunity," by Sheida Hodge. March, p. 36.

MARKETING

"Bringing Brands to Mortgages," by Thomas J. Healy. March, p. 29.
"Fishing Upstream," by Dona DeZube. March, p. 20.

MISCELLANEOUS

"1995 MORTGAGE BANKING Index," by Cassie Kupstas. January, p. 87.
"Partnerships That Work," by Mary McGarity. October, p. 28.

MORTGAGE-BACKED SECURITIES

"From Main Street to Wall Street (Executive Essay)," by Joseph Philip Forte. July, p. 93.
"In a Deep Freeze," by Robert Stowe England. February, p. 50.
"The MBS Goes Global," by Moody's Investor Services. May, p. 78.
"Prospects for Recovery," by Joseph Hu. January, p. 39.
"A Thriving Securities Market," by Joseph B. Rubin. July, p. 61.

MULTIFAMILY HOUSING

"From Cottage Industry to Wall Street," by Dona DeZube. April, p. 27.
"Smart Investments in Multifamily," by Kenneth F. Danter. July, p. 74.

OPERATIONS & AUTOMATION

"Automating the Flow of Work," by David P. Stevens. May, p. 71.
"The Business of Internet Lending," by Sadu Thinakal. October, p. 131.
"Client/Server Q & A - Part 3 (Technology)," by Leilani E. Allen. January, p. 103.
"The Dawning of a New Era," by Jeff Lebowitz. June, p. 54.
"Don't Miss the Boat," by Joel Carpenter. May, p. 50.
"EDI: Setting the Record Straight (Technology)," by Dan McLaughlin and Leilani E. Allen. March, p. 89.
"Electronic Commerce (Technology)," by Leilani E. Allen. July, p. 101.
"Evaluating Origination Systems (Technology)," by Leilani E. Allen. October, p. 169.
"The Evolution of Loan Origination," by Doug Johnson and Jeff Berg. March, p. 61.
"Exploring New Vistas," by Jeff Berg. October, p. 147.
"The Future of Automated Appraisals," by David M. Ross and Nima Nattagh. August, p. 59.
"The Gateway of Choice," by Scott Cooley. October, p. 136.
"Giving Away the Gain (Boardroom View)," by Janet Reilley Hewitt. May, p. 11.
"Home Page Blues (Boardroom View)," by Janet Reilley Hewitt. April, p. 11.
"Intelligent Systems," by John Knightly. May, p. 30.
"Mining Gold from Data Bases (Technology)," by Leilani E. Allen. May, p. 99.
"A Monumental Alliance," by Allen H. Jones. August, p. 26.
"Real Estate's Brave New World," by Dittany Schlegman and Steven Schmidt. July, p. 36.
"Sales Force Automation—Part I (Technology)," by Leilani E. Allen. November, p. 101.
"Sales Force Automation—Part II (Technology)," by Leilani E. Allen. December, p. 95.
"Strategic Technology Decisions (Technology)," by Charles Elgin. February, p. 89.
"System Cutover Training (Training)," by Andrew S. Hubbard. August, p. 80.
"Up and Running," by Stanley M. Pachura. May, p. 22.
"Updating Imaging's Image," by James P. Wade. May, p. 63.
"User-Friendly Software (Technology)," by Leilani E. Allen. April, p. 95.
"Video Originations," by Matt Dixon. December, p. 18.
"When X12 EDI Makes Sense (Executive Essay)," by Roy Hofrichter. October, p. 159.

PROFILE

"Brendsel on Housing Policy." August, p. 18.
"Countrywide: Independence as a Competitive Virtue," by Robert Stowe England. March, p. 8.
"FHA's Evolution," by Nicolas P. Retsinas. September, p. 12.
"Fishing Upstream," by Dona DeZube. March, p. 20.
"Norwest's Very Big Piece of the Pie," by Robert Stowe England. June, p. 24.
"The Secret of Success," by William J. Ferguson and Loren P. Lehnen. November, p. 75.
"Successful Women," by Jane Moss Snow. February, p. 70.

REGIONAL & STATE TRENDS

"Atlanta Is Hot," by Andy Carswell. January, p. 22.
Differentiating Prepayment Risk," by Kevin Winkler, James Robinson and Connie Vickroy. December, p. 63.
"From the Top to the Bottom: A List of Best Housing Markets," by Mark Zandi. August, p. 10.
"Making California Affordable," by Anita Willis-Boyland. September, p. 39.
"One Hot Market," by Janet Reilley Hewitt. September, p. 48.
"A Profile of Portfolio Growth," by Terrill R. Keasler. September, p. 77.
"Real Estate's Steady Recovery," by Kenneth P. Riggs, Jr. and Robert H. Bergson. July, p. 8.
"Regional Market Outlook," by Ingo Winzer. January, p. 31.
"Southern California's Reawakening," by Thad W. Seligman. July, p. 66.
"The 24-Hour City," by Jonathan D. Miller and Kenneth P. Riggs, Jr. March, p. 68.
"Urban Mortgage Markets," by Ingo Winzer. September, p. 18.

REMICS

"Prospects for Recovery," by Joseph Hu. January, p. 39.

SECONDARY MORTGAGE MARKET

"Capital Consortium Backs CMBS Growth (Executive Essay)," by Gail Davis. November, p. 95.
"The Crucial Mechanics of Secondary Marketing," by Howard Schneider. April, p. 14.
"From Cottage Industry to Wall Street," by Dona DeZube. April, p. 27.
"In a Deep Freeze," by Robert Stowe England. February, p. 50.
"The MBS Goes Global," by Moody's Investor Services. May, p. 78.
"The New Ginnie Mae," by Kevin G. Chavers. November, p. 35.
"Newcomers to Nonconforming," by Rick Glass. April, p. 62.

SERVICING

"The Big Get Bigger, " by Steve Bergman. July, p. 47.
"Brighter Prospects in 1995," by Douglas Duncan. October, p. 74.
"A Change in the Landscape," by Les Parker. February, p. 42.
"Check the Manual," by John Kemeny. December, p. 71.
"Differentiating Prepayment Risk," by Kevin Winkler, James Robinson and Connie Vickroy. December, p. 63.
"Guarding Against Risk," by Larry Pierzchalski. June, p. 38.
"Keeping Your Customers Under Lock and Key," by Thomas F. Neagle. February, p. 20.
"The People Component of Managing," by Laura L. Carroll and James R. Carroll. June, p. 85.
"A Primer on Hedging Servicing," by Gary W. Hutto. June, p. 74.
"Raising the Profile of Investor Accounting," by Melanie Smith and Mary Bruce Batte. February, p. 37.
"Rosy Results in Servicing," by Geoffrey Oliver, Laura McDonald and Neil Kennedy. June, p. 46.
"The Servicing Secondary Market," by Thomas J. Healy. August, p. 65.
"The Subtleties of Success," by Linda C. Simmons. February, p. 10.
"Take This Job and Outsource It," by Douglas S. Ashe. May, p. 89.
"Tax Outsourcing," by Gregory Michael Cassius. December, p. 77.
"A Vision of Servicing's Future," by Paul T. Peterson. February, p. 29.

STATISTICAL TABLES & CHARTS

"Atlanta Is Hot," by Andy Carswell. January, p. 22.
"Better Boards," by William J. Ferguson and Loren P. Lehnen. April, p. 85.
"Brighter Prospects in 1995," by Douglas Duncan. October, p. 74.
"A COFI Break," by David Stahl. November, p. 82.
"A Cloud over the Business," by Robert Stowe England. October, p. 86.
"The Dawning of a New Era," by Jeff Lebowitz. June, p. 54.
"Differentiating Prepayment Risk," by Kevin Winkler, James Robinson and Connie Vickroy. December, p. 63.
"Do All Roads Lead to Consolidation?" by Gregory G. Longoria. October, p. 123.
"East Meets West," by James B. Cook. August, p. 34.
"Eyeing Economic Reality," by Fred Portner and Larry Burden. October, p. 103.
"From the Top to the Bottom: a List of Best Housing Markets," by Mark Zandi. August, p. 10.
"Guarding Against Risk," by Larry Pierzchalski. June, p. 38.
"Keeping Your Customers under Lock and Key," by Thomas F. Neagle. February, p. 20.
"Mapping out the Foreclosure Outlook," by Peter Cardinale. March, p. 75.
"Market Share Movers," by Howard Schneider. February, p. 60.
"The MBS Goes Global," by Moody's Investor Services. May, p. 78.
"Mortgage Scoring: Rules of Thumb," by Dona DeZube. August, p. 50.
"Myths and Misconceptions," by Michael Shaw. June, p. 69.
"Newcomers to Nonconforming," by Rick Glass. April, p. 62.
"On the Upswing," by David Lereah. January, p. 12.
"A Poor Performance," by Gordon Monsen. June, p. 14.
"Predicting Long-Run Appreciation," by Dennis R. Capozza and Paul J. Seguin. August, p. 42.
"A Profile of Portfolio Growth," by Terrill R. Keasler. September, p. 77.
"Prospects for Recovery," by Joseph Hu. January, p. 39.
"Quality Ratings for Commercial Mortgages," by Walter C. Barnes, Mark E. Coleman and William M. Wendt. February, p. 83.
"The Quest for Profitability," by Leon T. Kendall. October, p. 12.
"Real Estate's Steady Recovery," by Kenneth P. Riggs, Jr. and Robert H. Bergson. July, p. 8.
"Regional Market Outlook," by Ingo Winzer. January, p. 31.
"The Rise of Joint Business Arrangements," by Walter H. Morris. October, p. 62.
"Rosy Results in Servicing," by Geoffrey Oliver, Laura McDonald and Neil Kennedy. June, p. 46.
"The Servicing Secondary Market," by Thomas J. Healy. August, p. 65.
"Sweet Times for Hotels," by Kenneth D. Wilson and Mark V. Lomanno. July, p. 26.
"A Thriving Securities Market," by Joseph B. Rubin. July, p. 61.
"Urban Mortgage Markets," by Ingo Winzer. September, p. 18.
"Who's Who in Wholesale 1995," by Tom LaMalfa and David Olson. January, p. 49.
"Wholesale Giants '95," by Tom LaMalfa. November, p. 42.

UNDERWRITING

"Giving Away the Gain (Boardroom View)," by Janet Reilley Hewitt. May, p. 11.
"Intelligent Systems," by John Knightly. May, p. 30.
"A Monumental Alliance," by Allen H. Jones. August, p. 26.
"Mortgage Scoring: Rules of Thumb," by Dona DeZube. August, p. 50.
"Myths and Misconceptions," by Michael Shaw. June, p. 69.
"The Perfect Structure," by James D. Jones. April, p. 70.
"Up and Running," by Stanley M. Pachura. May, p. 22.

WHOLESALE LENDING

"Newcomers to Nonconforming," by Rick Glass. April, p. 62.
"Wholesale Giants '95," by Tom LaMalfa. November, p. 42.
"Who's Who in Wholesale 1995," by Tom LaMalfa and David Olson. January, p. 49.